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PATENT
Attorney Docket No.: 026595-014910US

TOWNSEND and TOWNSEND and CREW LLP

By: /Janet L. Newmaker/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Terry Allen-Rouman et al.

Application No.: 09/991,497

Filed: November 15, 2001

For: Online Funds Transfer Method

Customer No.: 20350

Confirmation No.: 4579

Examiner: Siegfried E. Chencinski

Art Unit: 3695

**SEVENTH SUPPLEMENTAL
INFORMATION DISCLOSURE
STATEMENT UNDER
37 C.F.R. §§ 1.97 AND 1.98**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached forms PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the non-U.S. references (in compliance with the requirements of 37 C.F.R. §1.98(a)(2)) are enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 C.F.R. §§ 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This Information Disclosure Statement is being filed after the mailing of a final Office Action.

Please charge the Information Disclosure Statement fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Date: June 30, 2010

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